



اَوْبُوْ رَسِيْدِيْنُ تَيْكُوْلُوْ كِيْنِيْ مَرَا  
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**INVESTIGATING THE FACTORS THAT INFLUENCE  
ACCEPTANCE OF ISLAMIC CREDIT CARD AS A NEW  
BANKING PRODUCT AMONG PUBLIC IN TAWAU**

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**JANUARY, 2015**

## **ACKNOWLEDGEMENTS**

This research owes so much to my beloved parents as it is through them that I enrolled to study at Universiti Teknologi MARA (UiTM) Sabah Branch; and my adviser, Dr Dewi Tajuddin, the first person I dealt with in submitting my proposal to this beautiful University. Throughout working with her, I am especially impressed with her efficiency in responding and at over viewing worked Dewi Tajuddin with her detailed work, her habit of producing the best and her patience in dealing with students really taught me so much. I learned so much from her and am very impressed with her abilities. She was always busy and multi-tasking is normal for her. I am very grateful to have her supervise my work. In fact, the word "thank you" is not adequate. I feel as if I have two great fathers. One great father is enough, what more two. So, this piece, in a way, comes through the great supervision that I have through with Dr Dewi. I am also indebted to my siblings, especially my eldest sister and her husband; my dearest friends in Sabah particularly in Tawau and Kota Kinabalu, respondents and various other people; as well as many others who were directly and indirectly involved in producing this manuscript.

Thank you all!

## **ABSTRACT**

Islamic banking expansion in the world is known as one of the most influential financial incident during the last three decades. These Sharia'ah based banking institutions are necessitated to remain innovative in order to achieve higher market share of spirited banking industry in the world. Accordingly, Islamic credit card as a new innovation has been issued by numerous Islamic as well as dual banking institutions. Nonetheless, it seems that this Islamic innovation services has not achieved adequate market share nor adopted by bank customers. Therefore, this conceptual study is an attempt to identify or determine the acceptance or adoption of Islamic Credit Cards (ICC). The study indicates several factors, which include, Syaria'ah Compliance, Religious, Reputation and Image, Trust and Attitude as Independent Variables. Meanwhile, Age, Marital Statys, Level of Education, Occupation and Income are used as Moderator Factors. In conducting the research; this study assembled primary data from the people in Tawau District through a questionnaire survey which managed to get 107 respondents or participants. The study revealed that the Syaria'ah Compliance, Religious and Reputation and Image of Independent Variables (IV) and Level of Education (Qualification), Occupation and Income of Moderator Factors found to have strong and significant relationship with the adoption of Islamic Credit Card

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